

In re:  
Melvin Sterling  
Peggy S Sterling  
Debtors

Case No. 16-11463-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

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Date Rcvd: Apr 16, 2021

Form ID: 138NEW

Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Melvin Sterling, Peggy S Sterling, 1145 Greentree Lane, Narberth, PA 19072-1217
cr	+ Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083
cr	+ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC# X2303-01A, DES MOINES, IA 50328-0001
cr	+ WILMINGTON TRUST, NATIONAL ASSOCIATION, AS SUCCESS, Kristen D. Little, Esquire, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
cr	Wells Fargo Bank N.A., MAC N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
13723188	AMERICAN EXPRESS CENTURION BANK, C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
13685150	+ Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
13759158	BMO Harris Bank NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13780002	BMO Harris Bank NA/Diners Club, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13901693	+ BMO Harris Bank, NA, PO Box 2035, Milwaukee, WI 53201-2035
13741727	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
13685152	+ Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801
13685153	+ Bmo Harris Diners Club, P.O. Box 6002, Carol Stream, IL 60197-6002
13685165	++ CITIBANK, PO BOX 6043, SIOUX FALLS SD 57117-6043 address filed with court:, Sunoco/citi, Attention: Bankruptcy, 7920 Nw 110th St., Kansas City, MO 64153
13685155	+ Cap1/lt, Po Box 30253, Salt Lake City, UT 84130-0253
13721905	+ Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
13685156	+ Central Credit Services, Inc., 500 North Franklin Turnpike, Suite 200, Ramsey, NJ 07446-1160
13696446	Dinners Club International, P.O. Box 5700, Carol Stream, IL 60197-5700
13685162	+ Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
13742310	+ Nationstar Mortgage, LLC, ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
13708415	Nelnet on behalf of ECMC, Educational Credit Management Corp, PO Box 16408, St. Paul MN 55116-0408
13695682	+ TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
13685167	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Motor Credit Co, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054
13685166	+ Tdrcs/raymour & Flanig, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035
13721498	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
13685168	++ US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 address filed with court:, Us Bank, 200 Gibraltar Rd Ste 200, Horsham, PA 19044
13685170	USAA Federal Savings Bank, Po Box 47504, San Antonio, TX 78265
13685169	+ USAA Federal Savings Bank, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600
13685171	Usaa Savings Bank, Po Box 47504, San Antonio, TX 78265
13764694	+ WILMINGTON TRUST, NATIONAL, Nationstar Mortgage LLC, PO Box 619096, Dallas TX 75261-9096
13685172	+ Wells Fargo, Po Box 14517, Des Moines, IA 50306-3517
13685173	+ Wells Fargo Bank Nv Na, Mac F8235-02f, Po Box 10438, Des Moines, IA 50306-0438
13743352	Wells Fargo Bank, N.A., 1 Home Campus X2303-01A, Des Moines, IA 50328-0001
13761285	+ Wells Fargo Card Services, 1 Home Campus 3rd Floor, Des Moines, IA 50328-0001
13746677	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 35

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern

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Standard Time.

Recip ID smg	Notice Type: Email Address Email/Text: megan.harper@phila.gov	Date/Time	Recipient Name and Address
		Apr 17 2021 03:35:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Apr 17 2021 03:35:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Apr 17 2021 04:10:38	BMW Financial Services NA, LLC, P.O. Box 201347, Arlington, TX 76006-1347
cr	Email/PDF: gecscdi@recoverycorp.com	Apr 17 2021 04:09:26	Synchrony Bank, c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13688704	Email/PDF: ais.bmw.ebn@americaninfosource.com	Apr 17 2021 03:52:35	BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016
13685154	Email/PDF: ais.bmw.ebn@americaninfosource.com	Apr 17 2021 03:52:51	Bmw Financial Services, Attn: Bankruptcy Department, Po Box 3608, Dublin, OH 43016
14180632	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Apr 17 2021 04:10:38	BMW Financial Services NA, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
13687251	+ Email/PDF: ais.bmw.ebn@americaninfosource.com	Apr 17 2021 04:01:55	BMW Financial Services NA, LLC, 5550 Britton Parkway, Hilliard, OH 43026-7456
13685159	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 17 2021 04:01:50	Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040, St Louis, MO 63179-0040
13685160	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 17 2021 04:02:12	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
13691953	Email/Text: mrdiscen@discover.com	Apr 17 2021 03:31:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
13685161	+ Email/Text: mrdiscen@discover.com	Apr 17 2021 03:31:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
13685157	Email/PDF: ais.chase.ebn@americaninfosource.com	Apr 17 2021 03:51:03	Chase, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
13685158	Email/PDF: ais.chase.ebn@americaninfosource.com	Apr 17 2021 04:00:41	Chase, P.O. Box 15123, Wilmington, DE 19850-5008
13685163	+ Email/Text: electronicbkydocs@nelnet.net	Apr 17 2021 03:34:00	Nelnet, Nelnet Claims, Po Box 82505, Lincoln, NE 68501-2505
13763825	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 17 2021 04:01:31	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13697308	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 17 2021 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
13705138	Email/PDF: rmscedi@recoverycorp.com	Apr 17 2021 03:52:20	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13685168	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Apr 17 2021 03:34:00	Us Bank, 200 Gibraltar Rd Ste 200, Horsham, PA 19044
13759398	+ Email/Text: bncmail@w-legal.com	Apr 17 2021 03:34:00	USAA Savings Bank, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

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**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*	BMO Harris Bank NA/Diners Club, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
cr	*+	BMO Harris Bank, NA, PO Box 2035, Milwaukee, WI 53201-2035
cr	*+	BMW Financial Services NA, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
13956714	*	Wells Fargo Bank, N.A., 1 Home Campus X2303-01A, Des Moines, IA 50328-0001
13685151	##+	Bank of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
13685164	##+	Scott F. Waterman, Esquire, 110 W. Front Street, Media, PA 19063-3208

TOTAL: 0 Undeliverable, 5 Duplicate, 2 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2021 at the address(es) listed below:

Name	Email Address
CHRISTOPHER A. DENARDO	on behalf of Creditor NATIONSTAR MORTGAGE LLC pabk@logs.com, logsecf@logs.com
JASON BRETT SCHWARTZ	on behalf of Creditor Financial Services Vehicle Trust jschwartz@mesterschwartz.com
KEVIN S. FRANKEL	on behalf of Creditor NATIONSTAR MORTGAGE LLC pa-bk@logs.com
KRISTEN D. LITTLE	on behalf of Creditor WILMINGTON TRUST NATIONAL ASSOCIATION, AS SUCCESSOR TRUSTEE TO CITIBANK, N.A., AS TRUSTEE TO Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2004-23XS pabk@logs.com, klittle@logs.com;logsecf@logs.com
MATTEO SAMUEL WEINER	on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com
MICHAEL P. KELLY	on behalf of Joint Debtor Peggy S Sterling mpkpc@aol.com r47593@notify.bestcase.com
MICHAEL P. KELLY	on behalf of Debtor Melvin Sterling mpkpc@aol.com r47593@notify.bestcase.com
SARAH ELISABETH BARNGROVER	on behalf of Creditor WELLS FARGO BANK NA amps@manleydeas.com
SARAH ELISABETH BARNGROVER	on behalf of Creditor Wells Fargo Bank N.A. amps@manleydeas.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

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WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 12

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Melvin Sterling and Peggy S Sterling  
Debtor(s)

Bankruptcy No: 16-11463-elf  
Chapter: 13

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***NOTICE OF DEADLINES***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court  
Timothy B. McGrath  
Clerk of Court

Dated: 4/16/21